Subject: Agent Briefing: Renewal Season Kicks Off This Week



October 4, 2016

Director's Corner

Review highlights from our "Amped Up for Open Enrollment" kickoff tour, data on California's uninsured rate, and resources available for our upcoming Open Enrollment season from Kirk Whelan, Director of Outreach and Sales, and Covered California for Small Business>>

Renewal

Renewal Season Is Here

Are you ready for Covered California's renewal period, which started this week? Agents have multiple resources available to help with renewals. Many of the answers to your renewal-related questions can be found in the 2017 Renewal Tool Kit, which includes information and materials you can use to handle a wide variety of renewal scenarios and quickly identify Covered California consumer's needs.

Important Renewal Reminders

Now that the renewal season has officially started, here are a few reminders that you should remember as you assist consumers this renewal season>>

Open Enrollment

Covered California Open Enrollment Period Begins November 1, 2016

The next Open Enrollment Period begins in 28 days and will run from Tuesday, November 1, 2016 through Tuesday, January 31, 2017. The timeframe aligns open enrollment for <u>Covered California</u> with the Federally-Facilitated Marketplace.

Webinars

Register Today: Helping Consumers in Medi-Cal

Tuesday, October 11, the Outreach and Sales team will present a Medi-Cal webinar to sales partners. Learn how to facilitate enrollment of qualified consumers into Medi-Cal, understand Medi-Cal policies and how to best support consumers. Register for the webinar here>>

Online Application

Shop & Compare Tool Now Featuring 2017 Health & Dental Plan Rates

The Shop & Compare tool has a new look and now features 2017 health and dental plan rates. Agents can access the updated tool by clicking on "Start New Application" in your Agent Portal, then click "Preview Health Plans." Agents can now add a plan directly to a consumer's Cart from the Shop & Compare tool and complete the application. These cases will be delegated to the agent. Click "Preview Plans" at any time to begin a new quote.

Feature Release 16.9 – Understand the Update

Review the resources we have made available to stay up-to-date on the important changes in CalHEERS Feature Release 16.9.

16.9 Feature Release Webinar Slide Deck and Recording

- 16.9 CalHEERS Release Notes for Certified Enrollers
- Agent Portal Video Walkthrough*
- Shop & Compare Video Walkthrough*

CoveredCA.com

CoveredCA.com Update for Open Enrollment

Covered California has a revamped website just in time for Open Enrollment! CoveredCA.com has been reorganized to be more user-friendly for agents and consumers. Agents should note that the "Enrollment Partners" link in the footer of the CoveredCA.com website has been updated to "Enrollment Partner and Agent Resources.." Additionally the Agent's landing page features updated content and a new look. Use the "Small Business" tab at the top of the home page to navigate to the Covered California for Small Business landing page.

Your Opinion Matters

Pay Now Functionality

We invite all Covered California Certified Insurance Agents to participate in a brief survey regarding the *Pay Now* functionality found within the online application (CalHEERS). Your anonymous answers will help provide valuable feedback to the future functionality of *Pay Now*. The survey should take only 5 minutes of your time. <u>Click this link to take the survey now>></u>

Health Plans

Get Answers: PCP Matching for 2017

In August, Covered California announced a new feature that will begin on January 1, 2017, the matching of a Primary Care Physician (PCP) to ALL Covered California consumers. Using feedback from consumers and our enrollment partners a Frequently Asked Question document was compiled

^{*}These videos reflect a testing environment and are subject to change with CalHEERS Feature Release 16.9.

to help answer any questions your consumers may have. Additional information on how this new process affects PPO and EPO consumers can be found in our updated <u>PCP Matching Quick Guide</u>.

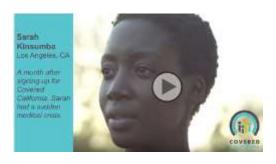
Consumer Corner

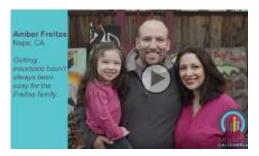
Conditionally Eligible Consumers

Covered California needs your help to ensure consumers maintain their coverage. As a delegated agent you may be the best resource to assist in our verification efforts. Covered California is reaching out to delegates when a consumer in a conditionally eligible status needs to submit verification documents and cannot be reached by our service center. If you are contacted by Covered California you can help in this effort by reaching out to your consumer, reviewing which documents are being requested, and assisting with the process of submitting the documentation.

Inspiring Stories From Covered California Consumers

Life is unpredictable. It can throw something your way when you least expect it. These Covered California consumers' lives were changed when they received coverage and were brave enough to share their experiences with us. Watch the videos below and see what the unexpected could be like. Use the following real stories or others videos found here: http://www.coveredca.com/real-stories/ to share with consumers as you promote Covered California this Open Enrollment season.





Small Business

Announcing CCSB 2016-2017 General Agent Partners

Covered California for Small Business is pleased to announce its General Agents for the coming year, including the addition of Rogers Benefit Group,

Inc. Our new General Agent joins Claremont Insurance Services, Dickerson Employee Benefits, LISI and Warner Pacific Insurance Services Inc. in supporting the agent community and Covered California for Small Business. <u>Learn more about Rogers Benefit Group</u>, Inc. here>>

Covered California for Small Business Rate & Plan Announcement

Earlier this month, Covered California issued a press announcement, releasing the rate change and expansion plans for the small-business program starting January 1, 2017. The statewide average weighted increase is **5.9 percent for employers and employees**, which is down from the 7.2 percent rate change in 2016. <u>Learn more about the rate announcement here>></u>

Launching The "We Are For You" Ad Campaign

Covered California has been developing targeted small business marketing campaigns that will help amplify our efforts in executing our mission – To increase access to and enroll Californians into affordable and quality coverage. Here's just a sneak peek at the latest digital ads, which are a part of our innovative campaign rolling out this fall – <u>Control</u>, <u>Choice</u>, <u>Tax Credit</u>, <u>Options</u>. Expect to learn more about our small business marketing initiatives in the near future.

New Small Group Incentive Program for Your 4th Quarter Business!

Covered California for Small Business is excited to launch a new small group incentive program for agents that enroll new business from October 1, 2016 through January 1, 2017. <u>Learn more about the opportunity to be rewarded for your hard work here>></u>

Look For It!

Agent Agreement Amendment – Keep Your Covered California Certification Status

Last month, Covered California distributed the amended Agent Agreement to all Covered California Certified Insurance Agents. You must sign or have responded to a request to sign an amended Agent Agreement to maintain certification with Covered California by November 1, 2016. If you are declining your amended Agent Agreement for changes, clearly state all necessary corrected information in the pop-up box or email the corrected information to AgentContracts@covered.ca.gov. Learn what

you need to know about reviewing the amendment in our <u>Agent Agreement</u> Amendment Quick Guide>>

Resources

Social Media Tool Kit for Renewal Period Now Available

Access our *updated* Social Media Tool Kit which provides resources and best practices, along with pre-approved Renewal content in Spanish and English and shareable images for Facebook and Twitter. <u>Download the updated Social Media Tool Kit now>></u>

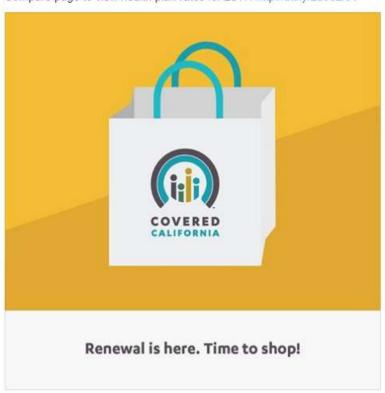
Seen on Social

As a reminder, please review Covered California's Facebook Commenting Policy found here before posting comments to our Facebook page. We encourage agents to comment and engage with our posts, but disallow comments that directly promote an agent's business.

Facebook Post



The CoveredCA Renewal Period has begun! Visit our new Shop and Compare page to view health plan rates for 2017. http://bit.ly/2d99zKA



Twitter Post



Covered California @CoveredCA - 16h

It's #CustomerServiceWeek! Comment or send us a message on Facebook or Twitter, and we will get back to you soon.



Health Reform Landscape

California's Uninsured Rate Halved in Three Years

Two weeks ago, The Sacramento Bee reported on the <u>U.S. Census Bureau</u> report "Health Insurance Coverage in the <u>United States: 2015"</u> that shows California's uninsured rate has been cut in half to 8.6 percent compared to three years ago where it was 17.2 percent. <u>Read the full story here>></u>

National Uninsured Rate Falls Again

Kaiser Health News provided insight last month into the <u>U.S. Census</u>

<u>Bureau report "Health Insurance Coverage in the United States: 2015"</u> that the federal uninsured rate dropped to 9.1 percent, which is down from 10.4 percent in 2014. The report shows insurance gains across all income levels, ages and types of employment. <u>Read the full article here>></u>

Most Americans Unaware of Drop In Uninsured Rate

According to a new survey from the Kaiser Family Foundation and reported by Vox last week, only 26 percent of Americans are aware that the uninsured rate in the United States is at an all-time low. Review the full story and access results from the survey here>>

White House Health Insurance Social Media Campaign Targets Millennials

In an article published in the U.S. News last week, it was reported that the White House has strategized to improve health insurance enrollment of young adults. The initiative includes a partnership with Twitch, a social video platform and community, frequented by this demographic. Read more about these social media strategies here>>

Agent Service Center

Monday - Friday, 8:00am to 6:00pm Saturdays and Sundays, Closed

Phone: 877-453-9198

Check the Agent Service Center schedule for availability.

Upcoming Outages

Saturday, October 8 from 6:30pm to Monday, October 10, 2016 at 6:00am Saturday, November 5 from 8:00pm to Monday, November 7 at 6:00am*

*This outage is scheduled for the first weekend of Open Enrollment. Plan ahead and avoid any event that would require the online application during this time.

Partner Tool Kit | Print Store | Online Store | Small Business | www.coveredCA.com









Covered California's Agent Service Center Phone: 877-453-9198 Monday - Friday 8:00 a.m. - 6:00 p.m.

E-mail: Agents@covered.ca.gov

Check the Agent Service Center schedule for availability.

Do you have suggestions for how we can make this newsletter better? Contact us at OutreachandSales@covered.ca.gov. We want to hear from you.

Visit our <u>Link To Us</u> webpage to access official Covered California buttons which you can include on your website or any other digital marketing materials.